the corresponding subset within the [a] second stored field of security data; and

e) determining the validity of the transaction based upon the results of the checks of steps (b) and (d).

6. (Amended once.) A data processing system for carrying out a transaction by a user of the system, the data processing system comprising:

manual data entry means for allowing the user to enter data;

communication means for communicating information to the user;

a data processing unit for

(i) controlling the communication means to request a first entry of data from the user via the data entry means,

(ii) checking the first entry of data against a first stored field of security data,

(iii) controlling the communication means to request a second entry of data containing a specified subset of less than all digits of specified security data from the user via the data entry means,

(iv) checking the second entry of data against a subset of a second stored field of security data, and

(v) determining the validity of the

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transaction based upon results of the checks made of the first and second entries of data against the first and second stored fields of security data, respectively.

14.   (Amended once.)   A method of validating identity of a party attempting to execute a transaction, comprising the following steps:

a)   accepting an identity card from the party;

b)   reading first and second data from the card;

c)   prior to asking for any other identity data, presenting a message asking the party to enter the first data; and

d)   comparing the first data entered with the first data read from the card and, if they agree, presenting a message asking the party to enter the second data; and

e)   comparing the second data entered with the second data read from the card and, if they agree, proceeding with the transaction.

17.   (Amended once.)   [Method according to claim 16, and further comprising the step of]

A method of validating identity of a party attempting to execute a transaction, comprising the following steps:

a)   accepting an identity card from the party;

b)   reading first and second encrypted data from the card;

c) <u>presenting a message asking the party to enter the</u>
<u>first data; and</u>

d) <u>comparing the first data entered with the first data</u>
<u>read from the card and, if they agree, presenting a</u>
<u>message asking the party to enter the second data; and</u>

e) <u>comparing the second data entered with the second</u>
<u>data read from the card and, if they agree, proceeding</u>
<u>with the transaction</u>

f) <u>suspending the transaction if the second data entered</u>
<u>fail to agree with data read from the card, and</u>
<u>evaluating whether lack of agreement results from a</u>
<u>keying error, or from guessing.</u>

Please add the following claim:

18. Method according to claim 1, wherein, at a later time, the user presents the identification card again, in connection with a different transaction, and method includes the step of

> f) issuing a message requesting entry of a second subset entry, consisting of a different subset of said second stored field of security data.

19. System according to claim 6, wherein the data processing unit, at one time, requests a specified subset A of digits of the security data, and, at another time, requests a specified subset B of digits of the same security data.